

IN THE DRAWINGS

Proposed changes to **Figures 13 and 14** in which the references to the sub-blocks at issue have been amended to 1360 and 1421a, respectively.

Applicant has included as an appendix to the amendment "Replacement Sheets" and "Annotated Sheets Showing Changes" for **Figures 13 and 14**.

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Updated Stats for Loss Event

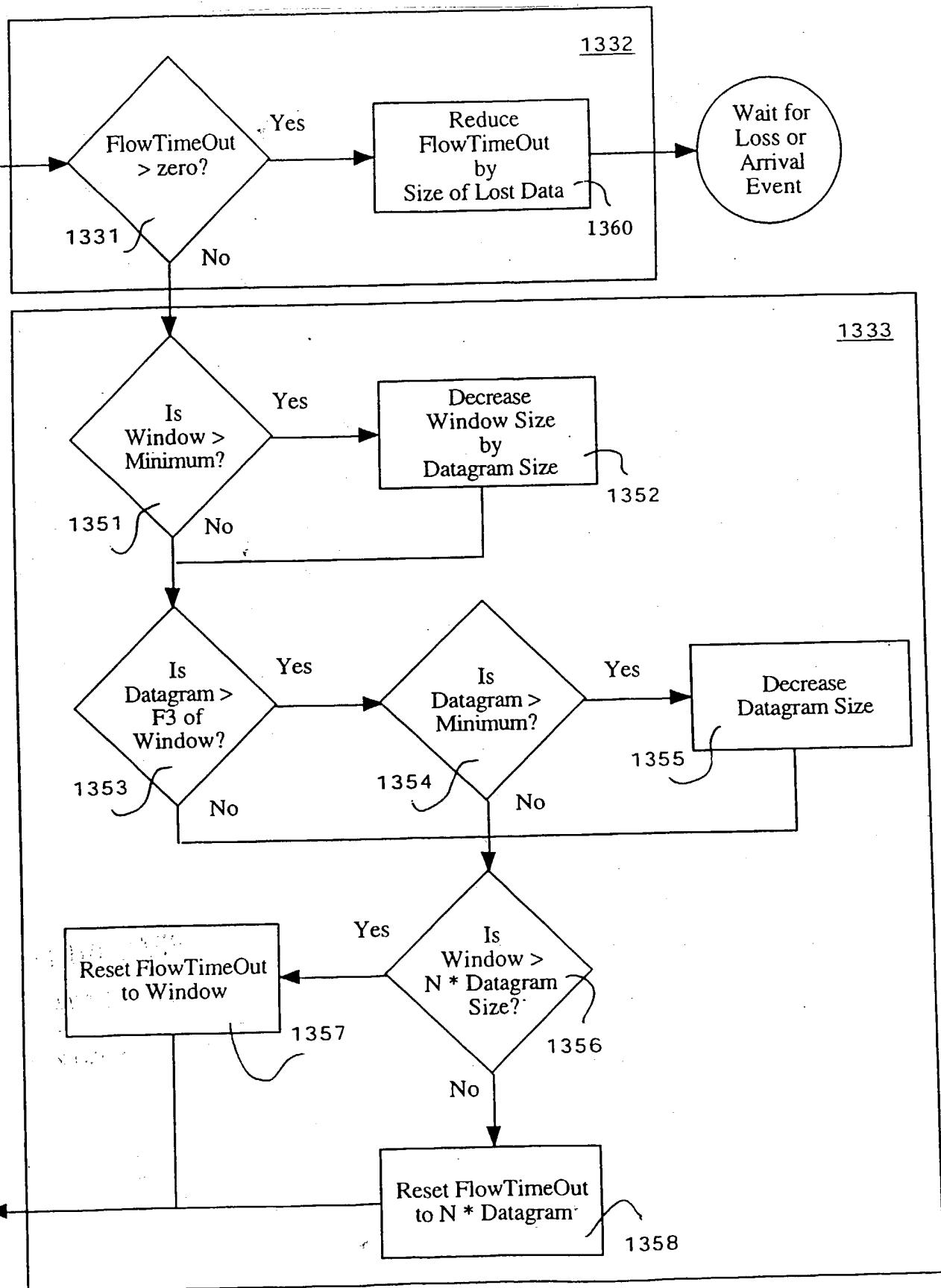


Figure 13

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OFFICE  
 MAY 17 2004  
 PATENT & TRADEMARK OFFICE 1905

Appl. No. 09/675,982  
 Amdt. Dated May 12, 2004  
 Reply to Office Action dated January 12, 2004  
 Replacement Sheet

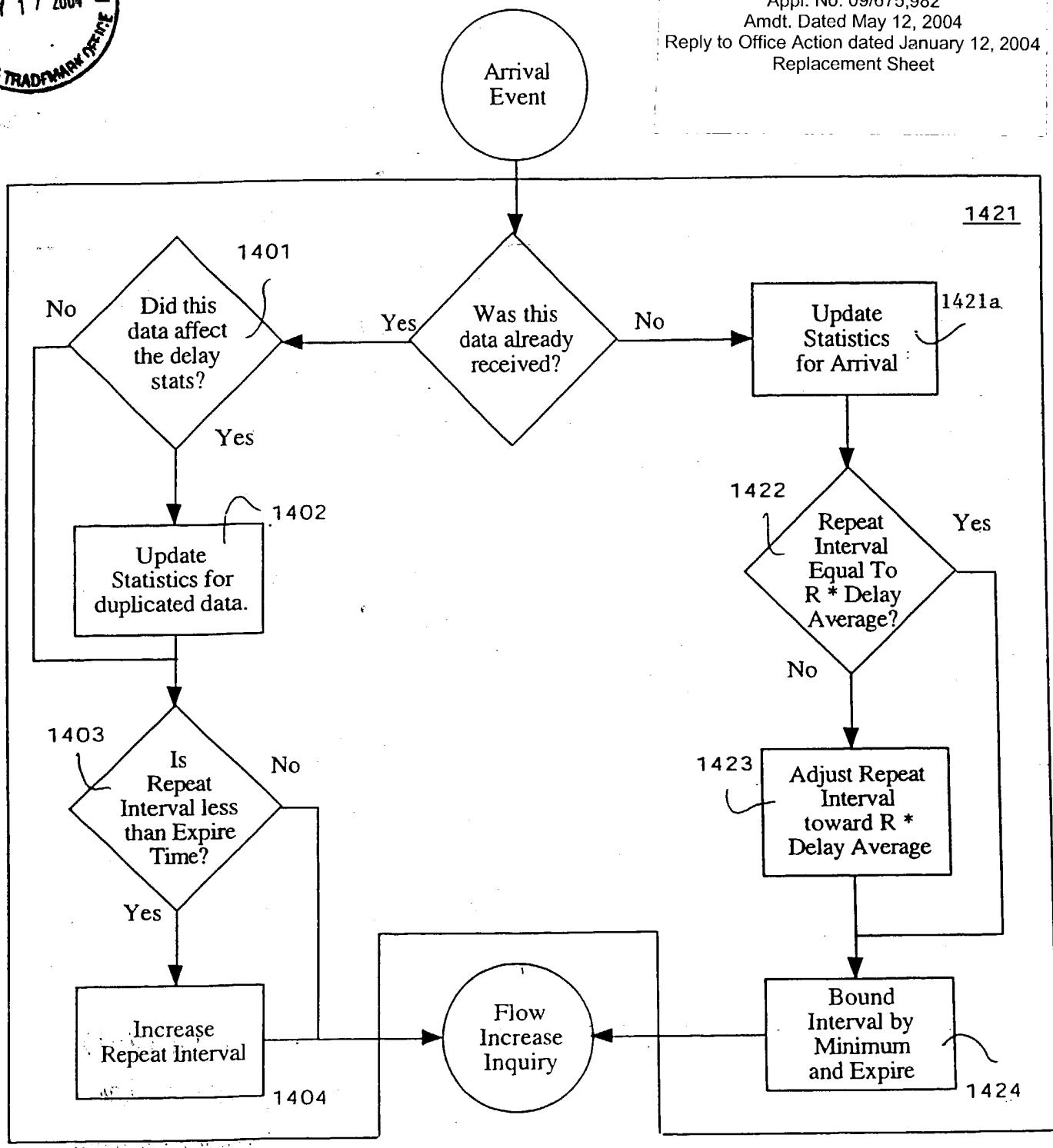


Figure 14

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